Supreme Court U.S.
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No. 02-622

In The

Supreme Court of the United States

NORA Z. RAMOS,

Petitioner,

v.

GEORGE L. COBB, Hon., as Justice of the Supreme Court of the State of New York, County of Greene; BLUEGREEN CORPORATION, formerly known as Patten Corporation; and ROBERT W. BIRCH,

Respondents.

On Petition For A Writ Of Certiorari To The United States Court Of Appeals For The Second Circuit

RESPONDENT BLUEGREEN CORPORATION'S BRIEF IN OPPOSITION

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December 13, 2002

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CORPORATE DISCLOSURE

Respondent Bluegreen Corporation is a publicly traded company. The majority shareholder is Levitt Companies, a subsidiary of BankAtlantic Bancorp, Inc.

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OPINIONS BELOW

The Second Circuit's summary affirmation of the district court's dismissal of Petitioner's complaint is unpublished. (Resp. App. 1a). The district court's December 19, 2000 Order dismissing Petitioner's complaint *sua sponte* and the district court's February 9, 2001 Order dismissing the complaint on Petitioner's motion for reconsideration are also unpublished. (Resp. App. B); (Resp. App. C). The final judgment issued by the district court clerk on July 20, 2001 is also unreported but appears at Respondent Appendix D.

JURISDICTION

The Second Circuit issued its Summary Order affirming the district court's dismissal of Petitioner's complaint on May 20, 2002, (Resp. App. 1a), and the Second Circuit denied Petitioner's petition for rehearing on July 18, 2002. (Pet. App. 2). Petitioner filed the petition for writ of certiorari on October 16, 2002, and thus perfected this Court's discretionary jurisdiction under 28 U.S.C. § 1254(1).

STATUTES AND CONSTITUTIONAL PROVISIONS INVOLVED

The statutes involved are 42 U.S.C. § 1981 and 42 U.S.C. § 1983. Section 1981 provides:

> **(a) Statement of equal rights**
>
> All persons within the jurisdiction of the United States shall have the same right in every

State and Territory to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens, and shall be subject to like punishment, pains, penalties, taxes, licenses, and exactions of every kind, and to no other.

(b) "Make and enforce contracts" defined

For purposes of this section, the term "make and enforce contracts" includes the making, performance, modification, and termination of contracts, and the enjoyment of all benefits, privileges, terms, and conditions of the contractual relationship.

(c) Protection against impairment

The rights protected by this section are protected against impairment by nongovernmental discrimination and impairment under color of State law.

Section 1983 provides:

Every person who, under color of any statute, ordinance, regulation, custom, or usage, of any State or Territory or the District of Columbia, subjects, or causes to be subjected, any citizen of the United States or other person within the jurisdiction thereof to the deprivation of any rights, privileges, or immunities secured by the Constitution and laws, shall be liable to the party injured in an action at law, suit in equity, or other proper proceeding for redress, except that in any action brought against a judicial officer for an act or omission taken in such officer's judicial capacity, injunctive relief shall not be granted unless a declaratory decree was violated

> or declaratory relief was unavailable. For the purposes of this section, any Act of Congress applicable exclusively to the District of Columbia shall be considered to be a statute of the District of Columbia.

Section 1 of the Equal Protection Clause of the Fourteenth Amendment to the United States Constitution is also relevant and provides:

> **Section 1.** All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any State deprive any person of life, liberty, or property, without due process of law; nor deny to any person within its jurisdiction the equal protection of the laws.

STATEMENT OF THE CASE

Petitioner Nora Ramos ("Ramos") seeks review of the dismissal of her complaint against Respondents Bluegreen Corporation ("Bluegreen"), the Honorable George L. Cobb ("Judge Cobb"), and Robert W. Birch, Esq. ("attorney Birch"). The complaint alleged racial discrimination, in violation of 42 U.S.C. § 1981, 42 U.S.C. § 1983, and the Fourteenth Amendment, against Respondents in connection with a foreclosure judgment entered by Judge Cobb in

favor of Bluegreen on a vacant lot in New York state.[2] (Resp. App. E). Ramos alleged that Respondents discriminated against her by selectively misapplying provisions of New York's banking laws to her and by foreclosing on her property using New York's judicial foreclosure procedures. (Resp. App. E, ¶¶ 8, 26, 46-48). Ramos also alleged that Judge Cobb ignored her complaints during the foreclosure proceedings about the discriminatory conduct of Bluegreen and attorney Birch. (Resp. App. E, ¶ 26). The complaint contained no additional allegations of discrimination or "state action" other than conclusory allegations that Bluegreen and attorney Birch acted under color of state law and discriminated against her because she is Filipino. (Resp. App. E). Ramos sought to have the foreclosure judgment vacated. (Resp. App. 13e).

The district court *sua sponte* dismissed the complaint on the grounds that Judge Cobb had judicial immunity and there were no factual allegations of "state action" by Bluegreen or attorney Birch.[3] (Resp. App. 2b-4b). The district court did not specifically address Ramos' § 1981 claim. (Resp. App. B). The district court gave Ramos 30 days to amend and warned her that failure to file a timely amended complaint would result in dismissal. (Resp. App. 4b-5b).

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[2] Although Petitioner filed her complaint *pro se*, she was and is a licensed attorney in the state of New York, who recently completed a five-year suspension imposed by the New York Bar. *See In the Matter of Petitioner*, 638 N.Y.S.2d 666, 218 A.D.2d 353 (N.Y. 2nd App. Div. 1996).

[3] Respondents Cobb and Bluegreen had filed motions to dismiss the complaint, which the district court denied as moot. (Resp. App. 5c).

Instead of amending, Ramos moved for reconsideration. (Resp. App. 2c). The district court denied the motion with respect to the § 1983 claim because of judicial immunity and because Ramos still had not amended the complaint to allege "state action." (Resp. App. 2c). The district court granted the motion to the extent that Ramos' § 1981 claim stated a possible jurisdictional basis for her claims in federal court. (Resp. App. 3c). Nevertheless, the district court dismissed the § 1981 claim against Judge Cobb under the doctrine of judicial immunity and against Bluegreen and attorney Birch because "other than her conclusory allegations that Defendants acted in a discriminatory manner, Plaintiff's Complaint contains absolutely no mention of anything indicating that Defendants' actions were intentionally discriminatory." (Resp. App. 3c). The district court again gave Ramos 30 days to file an amended complaint to cure the defects in her pleading against Bluegreen and attorney Birch and warned her that failure to amend would result in dismissal. (Resp. App. 3c-4c).

Ramos never filed an amended complaint and chose to appeal the district court's orders instead. (Resp. App. 4a). The district court entered final judgment for Respondents only after Ramos refused to amend. (Resp. App. 1d). The Second Circuit affirmed for the same reasons expressed by the district court and also found that the district court lacked subject matter jurisdiction under the *Rooker/Feldman* doctrine to review the merits of the state court's decision in the foreclosure action. (Resp. App. 2a-7a).

REASONS FOR DENYING THE WRIT

Review of this case is unwarranted. This case involves dismissal of a complaint alleging a purely private land dispute on routine procedural grounds, well-established legal precedent, and Ramos' refusal to amend. The case holds no importance beyond the parties, and Ramos has not demonstrated the presence of any of the rare legal issues that require this Court's discretionary review.

I. This Ordinary Case Holds No Importance Beyond the Parties.

This Court's discretionary review is reserved for those rare cases that present a legal issue of great importance to the public as a whole and is not exercised gratuitously to resolve private disputes between the parties. *See Yee v. City of Escondido, Cal.*, 503 U.S. 519, 533 (1992) ("To use our resources most efficiently, we must grant certiorari only in those cases that will enable us to resolve particularly important questions."); *Layne & Bowler Corporation v. Western Well Works, Inc.*, 261 U.S. 387, 393 (1923) ("[I]t is very important that we be consistent in not granting the writ of certiorari except in cases involving principles the settlement of which is important to the public as distinguished from that of the parties."). The complaint and its dismissal involved nothing more than a private dispute over foreclosure on a vacant building lot and the application of long-standing principles of law regarding judicial immunity and fact pleading. Ramos' refusal to amend the complaint to cure the pleading deficiencies and avoid dismissal further confirms the absence of any wide-ranging importance to this case. For this reason alone, discretionary review by this Court is unwarranted.

II. Ramos Has Presented No Grounds for Review.

Ramos has not identified a single issue in this case to justify using the Court's scarce judicial resources for the rare privilege of discretionary review. No questions of great importance remain unresolved. No conflict among the decisions of the courts exist on any significant federal question of law. No other possible grounds for review have been suggested.

1.

In her Petition, Ramos first argues for certiorari because the complaint established a *prima facie* case of discrimination that Respondents were required to rebut with admissible evidence and, therefore, should not have been dismissed *sua sponte* before Respondents answered. Ramos cites to *Reeves v. Sanderson Plumbing Products, Inc.*, 530 U.S. 133 (2000), *St. Mary's Honor Center v. Hicks*, 509 U.S. 502, 506 (1993), *Texas Department of Community Affairs v. Burdine*, 450 U.S. 248 (1981), and *McDonnell Douglas Corporation v. Green*, 411 U.S. 792 (1973) to suggest a conflict between the rulings of the courts below and the decisions of this Court.

The cases cited by Ramos, however, are easily distinguishable. They all address the burdens of persuasion and production at summary judgment and at trial in employment discrimination cases involving circumstantial evidence. None of these cases address intentional discrimination outside of the employment context, and none of them define the standards for dismissal of a complaint. A district court may dismiss a complaint prior to an answer or the presentation of any evidence when the court lacks subject matter jurisdiction over the complaint or when the complaint on its face fails to allege sufficient

facts to state a cause of action. *See Hishon v. King & Spalding*, 467 U.S. 69, 73 (1984); *Conley v. Gibson*, 355 U.S. 41, 45-46 (1957); FED. R. CIV. P. 12. Under this standard, dismissal of the § 1981 claims because the complaint contained only conclusory allegations of intentional discrimination and Ramos refused to amend is consistent with decisions of this Court. *See Snowden v. Hughes*, 321 U.S. 1, 10 (1944); *Black Unity League of Ky. v. Miller*, 394 U.S. 100, 100 (1969). Thus, there is no reason for this Court to review this issue.

2.

Ramos next suggests that the *sua sponte* dismissal of the complaint was in error and conflicts with Supreme Court and Second Circuit precedent because the complaint raised meritorious legal theories, such as violations of her right to equal protection under the Fourteenth Amendment, 42 U.S.C. § 1983, and 42 U.S.C. § 1981. For support, Ramos relies on cases interpreting 28 U.S.C. § 1915(d), which sets the standard for *sua sponte* dismissal of frivolous complaints filed *in forma pauperis*. *See Neitzke v. Williams*, 490 U.S. 319, 327 (1989); *Nance v. Kelly*, 912 F.2d 605, 606 (2nd Cir. 1990) (*per curiam*). Ramos did not have *in forma pauperis* status. This Court also recognized in *Neitzke* the divergent standards and purposes behind dismissal of frivolous *in forma pauperis* complaints under 28 U.S.C. § 1915(d) and dismissal of complaints for failure to state a claim. *See Neitzke,* 490 U.S. at 326-27. Therefore, the standard set forth in 28 U.S.C. § 1915(d) was never implicated in this case, and Ramos has not identified any conflict with this Court's precedent. Consequently, Ramos' second argument for certiorari is equally unavailing.

3.

Ramos next contends that the Second Circuit erroneously held that her federal claims were "inextricably intertwined" with the underlying state foreclosure action. The Second Circuit's holding is perfectly consistent with this Court's precedent. Under the *Rooker/Feldman* doctrine, a federal district court does not have jurisdiction over an action that seeks to modify or reverse a prior state court judgment, even if the plaintiff claims that the state court's actions violated his constitutional or federal rights. *Johnson v. De Grandy*, 512 U.S. 997, 1005-06 (1994); *District of Columbia Court of Appeals v. Feldman*, 460 U.S. 462, 486 (1983); *Rooker v. Fidelity Trust Co.*, 263 U.S. 413, 415-16 (1923). Hence, no conflict with the decisions of this Court exists.

Ramos essentially seeks to have this Court make its own determination whether the allegations of the complaint implicate the *Rooker/Feldman* doctrine. Discretionary review, however, is not available solely to have the Court reexamine the facts with the hope it will reach a different conclusion.[4] *See United States v. Johnson*, 268 U.S. 220, 227 (1925) ("We do not grant a certiorari to review evidence and discuss specific facts."). Hence, Ramos

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[4] In any event, the complaint plainly challenged the August 29, 2000 state judgment of foreclosure as wrongly procured and granted in violation of § 1981, § 1983, and the Equal Protection Clause. (Resp. App. E, ¶¶ 8, 46, 48). In the prayer for relief, Ramos specifically asked the district court to enjoin Bluegreen from enforcing the judgment of foreclosure and to vacate and set aside the judgment. (Resp. App. 13e). Ramos also alleged that she raised the alleged discriminatory conduct of Bluegreen and attorney Birch during the foreclosure proceedings. (Resp. App. E, ¶ 26).

has presented no cognizable grounds for discretionary review of this issue.

4.

Ramos further contends that review is necessary to correct the district court's and Second Circuit's findings that Judge Cobb did not have absolute immunity. She claims that this issue raises an important question of law regarding a judge's performance of ministerial duties and suggests the decisions below conflict with this Court's decisions. No important issue of law is present. Judges are entitled to absolute immunity for decisions made in their judicial capacity. *See Pierson v. Ray*, 386 U.S. 547, 553-54 (1967). The complaint unquestionably challenged Respondent Cobb's judicial decisionmaking in the foreclosure action, entitling him to immunity. As the Second Circuit found, the cases relied upon by Ramos are inapposite. Consequently, Ramos has not demonstrated any grounds justifying this Court's discretionary review of the dismissal of Judge Cobb.

5.

Ramos next suggests that the court of appeals erred in deciding whether the complaint stated a claim against Bluegreen or attorney Birch under 42 U.S.C. § 1983 because she did not, and does not, claim that they are subject to § 1983 in this case. Petitioner specifically asserts that "Birch and Patten/Bluegreen are not 'state actors'" and "42 USCS 1983 does not apply to Birch and Patten/Bluegreen's private acts of discrimination." (Pet. for Cert. 24). Thus, Petitioner is not challenging the dismissal of the § 1983 claims against Bluegreen or attorney Birch, rendering any review by this Court completely unnecessary and a waste of judicial resources. *See*

Oklahoma City v. Tuttle, 471 U.S. 808, 816 (1985) ("Our decision to grant certiorari represents a commitment of scarce judicial resources. . . . ").

In any event, dismissal of the § 1983 claims against Bluegreen and attorney Birch does not conflict with this Court's decisions. To state a constitutional equal protection claim pursuant to § 1983, Ramos was required to allege facts that could show Bluegreen's and attorney Birch's conduct constituted "state action." *See Adickes v. S.H. Kress & Co.*, 398 U.S. 144, 150 (1970). To be "state action," the conduct complained of must be fairly attributable to the State. *Lugar v. Edmondson Oil Co.*, 457 U.S. 922, 937 (1982). The only allegation of a connection between Bluegreen and attorney Birch and the State was their misapplication of New York's banking laws and misuse of New York's judicial foreclosure procedures to discriminate against Ramos on the basis of her race. Private parties, however, do not engage in "state action" merely by misusing state legal procedures. The Court emphasized this very point in *Lugar*. *See Lugar*, 457 U.S. at 940-42; *see also Dennis v. Sparks*, 449 U.S. 24, 28, 101 S. Ct. 183, 186, 66 L. Ed.2d 185 (1980) ("Of course, merely resorting to the courts and being on the winning side of a lawsuit does not make a party a co-conspirator or a joint actor with the judge."). Consequently, Petitioner also has presented no basis for certiorari review of the dismissal of her § 1983 claims against Bluegreen and attorney Birch.

6.

Ramos' final contention is that the case presents a question of whether Ramos was released of her mortgage obligations by Bluegreen's filing of Internal Revenue Service Substitute 1098 Forms in 1996, 1997, and 1998.

Ramos has not explained how these allegations could justify discretionary review by this Court. Moreover, the courts below restricted their review to the complaint, and the complaint contained no reference to these Substitute 1098 Forms, nor were the Forms attached as exhibits. (Resp. App. E). Therefore, the Substitute 1098 Forms and Ramos' "release" theory were never addressed below. As a consequence, this issue is not subject to this Court's discretionary review. *See Yee v. City of Escondido, Cal.*, 503 U.S. 519, 533 (1992).

CONCLUSION

For the preceding reasons, the Court should deny the petition for a writ of certiorari to the judgment of the Second Circuit in its entirety.

Respectfully submitted,

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December 13, 2002

APPENDIX A

UNITED STATES COURT OF APPEALS
FOR THE SECOND CIRCUIT

CORRECTED

SUMMARY ORDER

THIS SUMMARY ORDER WILL NOT BE PUBLISHED IN THE FEDERAL REPORTER AND MAY NOT BE CITED AS PRECEDENTIAL AUTHORITY TO THIS OR ANY OTHER COURT, BUT MAY BE CALLED TO THE ATTENTION OF THIS OR ANY OTHER COURT IN A SUBSEQUENT STAGE OF THIS CASE, IN A RELATED CASE, OR IN ANY CASE FOR PURPOSES OF COLLATERAL ESTOPPEL OR RES JUDICATA.

At a stated term of the United States Court of Appeals for the Second Circuit, held at the United States Courthouse, Foley Square, in the City of New York, on the 20th day of May, two thousand and two.

PRESENT:

Hon. John M. Walker, Jr.,
Chief Judge,
Hon. Ralph K. Winter,
Hon. Robert A. Katzmann,
Circuit Judges.

(Filed May 20, 2002)

.....x

NORA Z. RAMOS,

Plaintiff-Appellant,

v.

No. 01-9013

GEORGE L. COBB, as Justice
of the Supreme Court of the

State of New York, County of Greene, BLUEGREEN CORPORATION, as Successor in Interest to Patten Corporation, and ROBERT W. BIRCH, ESQ.,

Defendants-Appellees.

x

APPEARING FOR APPELLANT: NORA Z. RAMOS, *pro se*, Woodside, NY

APPEARING FOR APPELLEE COBB: KATHLEEN M. TREASURE, Assistant Solicitor General (Eliot Spitzer, Attorney General of the State of New York, Nancy A. Spiegel, Assistant Solicitor General, on the brief), Albany, NY

APPEARING FOR APPELLEE BLUEGREEN: ROGER K. QUILLEN, Fisher & Phillips LLP (Myra K. Creighton, on the brief), Atlanta, GA

APPEARING FOR APPELLEE BIRCH: SCOTT W. BUSH, Roche, Corrigan, McCoy & Bush, Albany, NY

Appeal from the United States District Court for the Northern District of New York (Thomas J. McAvoy, *Judge*).

UPON DUE CONSIDERATION, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that the

judgment of said district court be and it hereby is **AFFIRMED**.

Plaintiff-appellant Nora Z. Ramos appeals from the July 20, 2001 judgment of the district court dismissing her claims of constitutional violations and racial discrimination brought, pursuant to the Fourteenth Amendment, 42 U.S.C. § 1983, and 42 U.S.C. § 1981, against defendants-appellees George Cobb, a New York Supreme Court justice, Bluegreen Corporation, as successor in interest of Patten Corporation (collectively "Bluegreen"), and Robert Birch, an attorney who represented Bluegreen.

Ramos's claims arise from a state court action brought by Bluegreen to foreclose on certain vacant property owned by Ramos and secured by a mortgage held by Bluegreen. Ramos's complaint alleged that Birch and Bluegreen engaged in intentional discrimination against her by not properly allocating payments on her mortgage and by failing to serve her with the summons and complaint or with notices of the entry of judgment and scheduled foreclosure sales. Ramos alleged that Cobb, the judge who presided over the foreclosure action, also intentionally discriminated against her by exercising personal jurisdiction over her and refusing to dismiss the complaint and vacate the judgment of foreclosure, despite Birch's alleged failure to serve her with the summons and complaint and the applicability of certain Banking Law provisions that Ramos asserts rendered the mortgage void and foreclosure unlawful. She also alleges that Cobb ignored her complaints of discriminatory conduct by Birch and Bluegreen.

In a Decision and Order dated December 19, 2000, the district court dismissed Ramos's complaint pursuant to *Fitzgerald v. First East Seventh Street Tenants Corp.*, 221

F.3d 362, 363 (2d Cir. 2000) (per curiam) (holding that district court may dismiss a frivolous complaint *sua sponte* even when the plaintiff has paid the required filing fee). The district court dismissed Ramos's claims against Cobb on the ground of absolute immunity and Ramos's Section 1983 claims against Bluegreen and Birch on the ground that they were not state actors. The district court then noted that Ramos might be able to proceed on the basis of diversity jurisdiction against Bluegreen, and granted her leave to file an amended complaint within 30 days that eliminated Birch and Cobb – both New York residents – as defendants.

Ramos filed a motion for reconsideration, asserting, in part, that the district court's decision had failed to address Ramos's claim pursuant to "Section 101 of the Civil Rights Act of 1991 (amending 42 U.S.C.S. 1981)." In a Decision and Order dated February 9, 2001, the district court reiterated its previous decision and then dismissed Ramos's claims under Section 1981 on the ground that Ramos's complaint contained nothing more than conclusory allegations that Bluegreen and Birch had acted in a discriminatory manner. Mindful that a *pro se* plaintiff should be allowed an opportunity to amend the complaint prior to dismissal for failure to state a claim, however, *see Gomez v. USAA Fed. Sav. Bank*, 171 F.3d 794, 795-96 (2d Cir. 1999) (per curiam), the district court granted Ramos 30 days in which to file an amended complaint, warning that failure to do so would result in dismissal of her complaint in its entirety.

Ramos did not file an amended complaint, and instead filed this appeal challenging the district court's *sua sponte* dismissal and further arguing that the dismissal and several alleged docketing errors demonstrate additional

evidence of intentional discrimination. This Court has not yet ruled as to the standard of review that applies to the *sua sponte* dismissal of a fee-paid claim, such as the one at issue here. *See Fitzgerald*, 221 F.3d at 364 n.2 (declining to decide standard of review). Whether reviewed for an abuse of discretion or under the more stringent *de novo* standard, however, we conclude that the district court properly dismissed Ramos's complaint for failure to state a claim.

As the district court noted, Cobb was entitled to absolute immunity for his conduct in connection with the foreclosure action and was therefore properly dismissed from the suit. *See Pierson v. Ray*, 386 U.S. 547, 553-54 (1967) ("Few doctrines were more solidly established at common law than the immunity of judges from liability for damages for acts committed within their judicial jurisdiction. . . . "); *Young v. Selsky*, 41 F.3d 47, 51 (2d Cir. 1994) ("Judges enjoy absolute immunity from personal liability for acts committed within their judicial jurisdiction.") (internal quotation marks omitted). The cases relied on by Ramos in challenging this decision are inapposite and have no bearing on whether a judge can be subjected to a civil rights suit for judicial acts performed in a case before him. *See Kalina v. Fletcher*, 522 U.S. 118, 123-28 (1997) (applying functional approach to determine scope of *prosecutorial* immunity); *Forrester v. White*, 484 U.S. 219, 220-21, 229 (1988) (finding no immunity for judge's non-judicial acts as an employer); *Mennella v. Lopez-Torres*, 91 N.Y.2d 474, 478-79 (1998) (discussing availability of mandamus when a judge exceeds his discretionary authority); *Brusco v. Braun*, 84 N.Y.2d 674, 679 (1994) (noting that "the remedy of mandamus is available to compel a [judge] to perform a ministerial duty, but does not lie to

compel an act which involves an exercise of judgment or discretion").

The district court also properly dismissed Ramos's claims under Section 1983, since there was no factual basis to support Ramos's conclusory allegation that Bluegreen and Birch "had acted and continue to act under color of state law." *See Giordano v. City of New York*, 274 F.3d 740, 750 (2d Cir. 2001) ("To state a cause of action under § 1983, [plaintiff] must allege (1) that the defendants deprived him of a right secured by the Constitution or laws of the United States; and (2) that they did so under color of state law." (internal quotation marks omitted)).

The district court also properly determined that Ramos's complaint contained only conclusory allegations of intentional discrimination that were insufficient to support a claim under Section 1981. *See Yusuf v. Vassar Coll.*, 35 F.3d 709, 713-14 (2d Cir. 1994) (holding that a § 1981 claim "must specifically allege the events claimed to constitute intentional discrimination as well as circumstances giving rise to a plausible inference of racially discriminatory intent"); *Albert v. Carovano*, 851 F.2d 561, 572 (2d Cir. 1988) (en banc) (holding that § 1981 claim failed to state claim because allegations were "too conclusory"). On appeal, Ramos seeks to argue the merits of the her Section 1981 claim, asserting that the district court's decision should be reversed because she presented a *prima facie* case of discrimination and the defendants failed to adduce any evidence to rebut the presumption of discrimination. This argument fails both because Ramos's conclusory allegations do not establish a *prima facie* case of discrimination and because the *sua sponte* dismissal by the district court occurred before appellees had any obligation to

produce evidence of a legitimate, non-discriminatory explanation for their conduct.

Finally, to the extent Ramos is seeking a review of the merits of the state court's decision in the foreclosure action, the district court lacked jurisdiction to do so under the *Rooker-Feldman* doctrine. *See D.C. Court of Appeals v. Feldman*, 460 U.S. 462, 482-87 & n.16 (1983) (holding that district courts do not have jurisdiction to review state court decisions or claims "inextricably intertwined" with the merits of the state court determination); *Rooker v. Fidelity Trust Co.*, 263 U.S. 413, 416 (1923).

For the reasons set forth above, the judgment of the district court is hereby **AFFIRMED**.

FOR THE COURT,
Roseann B. MacKechnie, Clerk

By: /s/ Chandella Armstrong
Chandella Armstrong,
Deputy Clerk

APPENDIX B

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF NEW YORK

NORA Z. RAMOS,

Plaintiff,

v.

1:00-CV-1810
(TJM)(DRH)

GEORGE L. COBB, Hon., as Justice of the Supreme Court of the State of New York, County of Greene; BLUE-GREEN CORPORATION, as Successor in Interest to Patten Corporation; ROBERT W. BIRCH, ESQ.,

Defendants.

APPEARANCES: OF COUNSEL:

FOR THE PLAINTIFF:

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THOMAS J. MCAVOY, U.S. DISTRICT JUDGE

DECISION and ORDER

(Filed Dec. 19, 2000)

I. Background

Presently before the Court is a complaint filed by plaintiff Nora Z. Ramos ("plaintiff" or "Ramos"). Because two of the three defendants named by plaintiff in her pleading are absolutely immune from this lawsuit as is more fully discussed below, the Court orders plaintiff to

file an amended complaint herein should she wish to avoid the dismissal of her action.[1]

In her *pro se* complaint, plaintiff contends that Bluegreen Corporation ("Bluegreen"), the successor in interest to Patten Corporation, wrongfully foreclosed on Ramos's former residence in Catskill, New York ("subject property"). Defendant Supreme Court Justice George L. Cobb is claimed to have, *inter alia,* wrongfully failed to vacate a judgment of foreclosure concerning the subject property, while defendant Robert Birch, Esq., is claimed to have been the attorney for Bluegreen. For a more complete statement of Ramos's claims, reference is made to the complaint filed herein.

II. Discussion

Initially, the undersigned notes that plaintiff claims jurisdiction on this action under three statutes (i) 42 U.S.C. § 1983; (ii) 28 U.S.C. § 1343 and (iii) 18 U.S.C. § 241. Compl. at ¶ 5. As 18 U.S.C. § 241 is a criminal statute, it affords plaintiff no basis for jurisdiction in this civil action. Thus, this matter will be viewed as one brought under 42 U.S.C. § 1983 and 28 U.S.C. § 1343.

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[1] A district court has the power to dismiss a complaint sua sponte for failure to state a claim so long as the plaintiff is given notice and an opportunity to be heard. *Thomas v. Scully,* 943 F.2d 259, 260 (2d Cir. 1991) (per curiam); *Fitzgerald v. First East Seventh St. Tenants Corp.,* 221 F.3d 362, 363 (2d Cir. 2000) (District Court may dismiss frivolous complaint sua sponte notwithstanding fact the plaintiff has paid statutory filing fee).

Turning to the substance of plaintiff's claims, her complaint against Judge Cobb relates to his conduct as judge over proceedings involving the foreclosure of the subject property. However, the law in this Circuit clearly provides that "[j]udges enjoy ***absolute immunity*** from personal liability for 'acts committed within their judicial jurisdiction.'" *Young v. Selsky,* 41 F.3d 47, 51 (2d Cir. 1994) (emphasis added) (quoting *Pierson v. Ray,* 386 U.S. 547 (1967)). "The absolute immunity of a judge applies however erroneous the act may have been, and however injurious in its consequences it may have proved to the plaintiff." *Young,* 41 F.3d at 51 (internal quotations omitted). Thus, Ramos's complaint must be dismissed as to defendant Cobb.

With respect to defendant Birch, the Court notes that no state action has been – or could properly be – alleged as to the actions of this defendant in pursuing the foreclosure relating to the subject property. State action is a requirement for jurisdiction under 28 U.S.C. § 1343 and an element of a claim for relief under 42 U.S.C. § 1983. *Gerritsen v. de la Madrid Hurtado,* 819 F.2d 1511, 1514 (9th Cir. 1987); *Birbeck v. Southern New England Production Credit Ass'n,* 606 F.Supp. 1030, 1045 (D.Conn. 1985). Thus, plaintiff's complaint must be dismissed as to defendant Birch.

As to the remaining defendant, Bluegreen, there is likewise no state action alleged by plaintiff as to this defendant. However, Ramos contends that she is a resident of New York, and that this defendant is a resident of Florida. Compl. at ¶¶ 1, 3. Thus, it appears that diversity of citizenship may exist between these two parties. However, since ***complete*** diversity of citizenship is necessary for federal jurisdiction to be present, *see Ruhrgas AG v.*

Marathon Oil Co., 526 U.S. 574, 584 (1999) (citing 28 U.S.C. § 1332)), and plaintiff identifies herself, as well as defendants Cobb and Birch, as citizens of New York, it is clear that an amended complaint must be filed for this action to properly proceed.

Any such amended complaint, ***which shall supersede and replace in its entirety the previous complaint filed by plaintiff***, must contain a caption that clearly identifies, by name, each individual and/or entity that Ramos is suing in the present lawsuit. ***As noted above, such pleading may not assert claims against defendants Cobb or Birch***. The body of plaintiff's complaint must contain ***sequentially numbered paragraphs containing only one act of misconduct per paragraph***.

While plaintiff may attach exhibits to her amended complaint, she shall not incorporate them by reference as a means of providing the factual basis for her claims. Thus, Ramos must name the individuals whom she seeks to include as defendants herein in both the caption and the body of her amended complaint; she may not rely on the fact that individuals are named in the exhibits attached to her amended complaint as a means of including such persons as defendants to this lawsuit. Plaintiff may, of course, attach exhibits to her amended complaint, however, the Court will not independently examine exhibits that plaintiff does not specifically reference (by the exhibit's page number) in her amended complaint.

Plaintiff's amended complaint shall be filed with the Court ***within thirty (30) days*** from the date of the filing of this Order. Plaintiff is further cautioned that no portion of any prior complaint shall be incorporated into her

amended complaint by reference. Plaintiff shall submit only one amended complaint in accordance with the terms of this Order. Therefore, ***plaintiff shall state in the single amended complaint filed in accordance with the terms of this Order all claims that she wishes this Court to consider as a basis for awarding plaintiff relief herein; her failure to file such a pleading will result in dismissal of this action without further Order of the Court.***

The Clerk shall forward this file to the Court upon the filing by Ramos of an amended complaint in compliance with the terms of this Order.

WHEREFORE, it is hereby

ORDERED, that plaintiff file with the Court ***within thirty (30) days*** from the date of the filing of this Order, an amended complaint which complies fully with Rules 8 and 10 of the Federal Rules of Civil Procedure and the terms of this Order as detailed above, and it is further

ORDERED, that if plaintiff fails to file such an amended complaint ***within thirty (30) days*** from the date of the filing of this Order, the instant action be dismissed without further order of this Court due to plaintiff's failure to comply with the terms of this order and requirements of the above-mentioned Federal Rules, and it is further

ORDERED, that if plaintiff fails to allege specific acts of misconduct as to any of the individuals named in any amended complaint filed herein, the instant action be dismissed with respect to the individuals against whom the plaintiff has failed to allege specific acts of misconduct, and it is further

ORDERED, that upon the filing of plaintiff's amended complaint as directed above, the file in this matter be returned to the Court for further review, and it is further

ORDERED, that any future action filed by plaintiff comply with the Local Rules of Practice of this District, and it is further

ORDERED, that the Clerk serve a copy of this Order on the plaintiff by regular mail.

IT IS SO ORDERED.

Dated: December 14, 2000
Albany, New York

/s/ Thomas J. McAvoy
Thomas J. McAvoy
U.S. District Judge

APPENDIX C

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF NEW YORK

NORA Z. RAMOS, **00-CV-1810**

Plaintiff,

-against-

Hon. GEORGE L. COBB, as Justice of the Supreme Court of the State of New York, County of Greene; PATTEN CORP. (or BLUEGREEN CORPORATION, as Successor in Interest to Patten Corporation), and ROBERT W. BIRCH, Esq.,

Defendants.

DECISION & ORDER

(Filed Feb. 9, 2001)

McAvoy, D.J.

On November 28, 2000, Plaintiff, appearing *pro se*, filed a Complaint in the instant action alleging violations of her civil rights pursuant to 42 U.S.C. § 1983, 42 U.S.C. § 1981, and 18 U.S.C. § 241.[1]

---

[1] 18 U.S.C. § 241 is criminal statute which affords no jurisdictional basis for the instant action.

On December 19, 2000, the Court issued an Order dismissing the Complaint against Judge Cobb pursuant to the doctrine of absolute judicial immunity as the Complaint relates to Judge Cobb's conduct in judicial proceedings involving the foreclosure of certain property. Dkt. No. 6.

The Court further noted that Plaintiff did not allege state action as to the actions of Defendants Birch and Bluegreen Corporation. 42 U.S.C. § 1983. On this basis, the Court found that Plaintiff's Complaint did not allege viable federal claims against any of the Defendants and, thus, dismissed the Complaint.

Due to the fact that the Complaint alleged that Plaintiff was a resident of New York and that Bluegreen is a resident of Florida, the Court noted the possibility of diversity jurisdiction. However, because the Complaint did not allege complete diversity (defendants Cobb and Birch are listed as New York residents), the court afforded Plaintiff thirty (30) days to file an amended complaint providing a proper jurisdictional basis.

To date, Plaintiff has not filed an amended complaint. Plaintiff has, however, filed a motion for reconsideration. Because Plaintiff's motion for reconsideration does not cure the defects in the original Complaint by properly alleging state action and/or conduct not protected by immunity, Plaintiff's motion to reconsider that portion of the decision dismissing Plaintiff Section 1983 claims the claims against Judge Cobb is DENIED.[2] The Court will next consider Plaintiffs 42 U.S.C. § 1981 claim.

---

[2] Plaintiff's motion is also untimely. N.D.N.Y.L.R. 7.1(g).

Although Plaintiff is correct that the December 19, 2000 decision did not specifically address her 42 U.S.C. § 1981 claim, Plaintiff's argument that she has stated such a claim is unpersuasive. Section 1981 provides, in pertinent part, "all persons . . . shall have the same right . . . to make and enforce contracts, to sue, be parties, give evidence and to the full and equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens." Plaintiff's Complaint appears to argue that Defendants did not correctly apply certain provisions of the New York Banking Law to her in prior state court proceedings for discriminatory reasons.

First, this claim must be dismissed against Judge Cobb pursuant to the doctrine of judicial immunity. As to the other Defendants, the Complaint must be dismissed because, other than her conclusory allegations that Defendants acted in a discriminatory manner, Plaintiff's Complaint contains absolutely no mention of anything indicating that Defendants' actions were intentionally discriminatory. *Albert v. Caravano*, 851 F.2d 561, 571 (2d Cir. 1988) (finding that 42 U.S.C. § 1981 only protects against those acts that are purposefully discriminatory and racially motivated.); *Mian v. Donaldson, Lufkin, Jenrette, Securities Corp.*, 7 F.3d 1085 (2d Cir. 1993) (stating that conclusory allegations of discrimination are not sufficient to survive motion to dismiss).

Because the Court acted *sua sponte* in addressing the merits of the Complaint, the Court will grant Plaintiff thirty (30) days to file an amended complaint properly alleging violations of 42 U.S.C. § 1981. *Fitzgerald v. First East Seventh St. Tenants Corp.*, 221 F.3d 362, 363 (2d Cir. 2000). Any such amended complaint will supersede and replace in its entirety the previous complaint, and must

contain a caption that clearly identifies, by name, each individual defendant. As noted above, such pleading may not assert claims against Defendant Cobb for conduct relating to his judicial function. The body of Plaintiff's amended complaint must contain sequentially numbered paragraphs containing only one act of misconduct per paragraph and must allege facts supporting her claims.

Plaintiff's amended complaint shall be filed with the Court ***within thirty (30) days*** from the date of this Order. Plaintiff is cautioned that no portion of any prior complaint shall be incorporated into her amended complaint by reference. Further, Plaintiff is on notice that if the amended complaint does not correct the defects discussed herein the amended complaint will be dismissed and if Plaintiff fails to file an amended complaint compliant with the terms of this Order within the thirty (30) day time period, this action will be dismissed in its entirety.

Wherefore, it is hereby

ORDERED, that Plaintiff's motion for reconsideration is granted in part and denied in part, and it is further

ORDERED, that Plaintiff file with the Court within thirty (30) days of the date of this Order an amended complaint that complies fully with Rules 8 and 10 of the Federal Rules of Civil Procedure and the terms of this Order as detailed above, and it is further

ORDERED, that if Plaintiff fails to file such an amended complaint within thirty (30) days of the date of this Order, the instant action be dismissed without further order of the Court due to Plaintiff's failure to comply with the terms of this Order and the requirements of the above mentioned Federal Rules, and it is further

ORDERED, that Defendants Bluegrass and Cobb's motions to dismiss are DENIED without prejudice as moot as there is currently no active complaint pending before the Court.

IT IS SO ORDERED

February 9, 2001
Binghamton, New York

/s/ Thomas J. McAvoy
Hon. Thomas J. McAvoy
U.S. District Judge

APPENDIX D

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF NEW YORK

Nora Ramos vs. George Cobb, et al	JUDGMENT IN A CIVIL CASE **CASE NO.** 1:00-CV-1810 (Filed Jul. 20, 2001)

____ **JURY VERDICT.** This action came before this Court for a trial by Jury. The issues have been tried and the jury has rendered its verdict.

__X__ **DECISION BY COURT.** This action came to trial or hearing before the Court. The issues have been tried or heard and a decision has been rendered

IT IS ORDERED AND ADJUDGED THAT PLAINTIFF'S COMPLAINT IS DISMISSED IN ITS ENTIRETY IN ACCORDANCE WITH THE HONORABLE THOMAS J. MCAVOY'S DECISION & ORDERS FILED DECEMBER 19, 2000 AND FEBRUARY 9, 2001.

Dated: July 20, 2001

/s/ Lawrence K. Baerman
Clerk of the Court

/s/ S. Potter
By: Deputy Clerk

APPENDIX E

UNITED STATES DISTRICT COURT
NORTHERN NEW YORK

_____x

NORA Z. RAMOS,

Plaintiff,

-against-

Hon. GEORGE L. COBB, as Justice of the Supreme Court of the State of New York, County of Greene; PATTEN CORP. (or BLUEGREEN CORPORATION, as Successor in Interest to Patten Corporation); and ROBERT W. BIRCH, Esq.

Defendants.

_____x

Docket No. 00-CV-1810 (TJM) (DRH)

COMPLAINT

(Filed Nov. 28, 2000)

The herein plaintiff respectfully alleges:

1. The plaintiff Nora Z. Ramos (Ramos) is a lawful immigrant of the United States of America, a Filipino citizen. She is a resident of the State and City of New York, County of Queens, since February 1971.

2. The defendant Honorable George L. Cobb is a Justice of the Supreme Court of the State of New York, County of Greene.

3. The defendant Patten Corp. or Bluegreen Corporation, as successor in interest to Patten Corporation (Buegreen) [sic] is, and at all times hereinafter mentioned was a foreign corporation not registered nor licensed by the New York State Banking Department. Bluegreen Corporation's principal place of business is 5295 Town Center Road, Boca Raton, Florida 33486.

4. The defendant Robert W. Birch, Esq. is the attorney for Bluegreen Corporation whose office is located at 192 Main Street, P.O. Box 391, Cooperstown, New York 13326-0391.

5. This Court has jurisdiction over all statutory and constitutional claims pursuant to the Fourteenth Amendment to the United States Constitution, Federal Law, 28 U.S.C.S. 1343, and the Civil Rights Act, 42 U.S.C.S. 1983; Section 101 of the Civil Rights Act of 1991 (amending 42 U.S.C.S. 1981), and 18 U.S.C.S. 241.

6. The applicable statute of limitations for this action under 42 U.S.C.S. 1983 and Section 101 of the Civil Rights Act of 1991 brought in New York State is McKinney's Consolidated Laws of New York, Book 7B, Civil Practice Law and Rules (C P L R) 214 which provides for three year period.

7. By the order dated August 29, 2000, entered on September 8, 2000, in Index No. 94-848, RJI # 10-97-7274 (Exhibit A). Judge George L. Cobb (Judge Cobb) denied the plaintiff's motions to dismiss the complaint and to vacate the judgment of foreclosure and sale signed on April 11, 2000.

8. The defendants, in violation of the plaintiff's Fourteenth Amendment right to equal protection of the

law, with intents to discriminate and injure the plaintiff and with full knowledge of the records of this case, have refused to apply to her the provisions of McKinney's, Book 4, Banking Law, Article 9, section 350, par. 2; section 351, par. 5(b) (i); section 352, par. 3; section 355, par. 1; and Article 12-D, section 590, par. 1 (a) and (b).

9. The said complaint under Index No. 94-848, is an action to foreclose a mortgage on an undeveloped lot at Unit 1, Block J. Lot 40, in Sleepy Hollow Lake, Green County, New York.

10. The one-family residence and the building described in the mortgage (now being foreclosed) recorded on February 12, 1986 at Liber 548, Page 263, Green County Clerk's Office, Catskill, New York, never existed (Exhibit B).

11. The New York Banking Law, Article 12-D, section 590, paragraph 1 (a) and (b) states:

> (a) "Mortgage loan" shall mean a loan to a natural person . . . . , primarily secured by either a mortgage on residential real property . . . . "
>
> (b) "Residential real property" shall mean real property located in this state improved by a one-to-four family dwelling . . . . , but shall not refer to unimproved real property upon which such dwellings are to constructed;"

12. The New York Banking Law, Article 9, section 350, paragraph 2, also provides:

> "No licensee shall take a lien upon real estate as security for any loan under the provisions of

this article, except such lien as is created by law upon the recording of a judgment."

13. In a letter dated February 25, 1992, Mr. Muccia, NYS Deputy Superintendent of Banks, informed Ramos that Patten Corp. is not registered nor licensed by the NYS Banking Department (Exhibit G, Ramos' affidavit, Order to Show Cause of 11/21/97)

14. Banking Law, Article 9, section 355, par. 1 states:

"Any Loan made by a person not licensed under this article to a resident of this state, ... shall be void, and the lender shall have no right to collect or receive any principal, interest or charge whatsoever. No action to enforce a loan made in violation of this subdivision may be maintained . . . . "

15. On the basis of the above cited laws, the plaintiff filed an order to show cause signed on November 21, 1997 by Honorable Judge George J. Pulver, Jr., to vacate the judgment of foreclosure and sale entered October 17, 1997, and to vacate the sale of the plaintiff's vacant lot on December 9, 1997.

16. The plaintiff objected to the NYS Supreme Court's jurisdiction over her in paragraphs 3, 4, 5 and 6 of her affidavit in support of the order to show cause signed on November 21, 1997.

17. The defendant Judge Cobb, in an order dated February 9, 1998 (Exhibit C), vacated the above-described judgment of foreclosure. This was a resettled order to an order signed on December 5, 1997, with an

erroneous date of September 5, 1997 at the first page of the order.

18. It was December 6, 1997, when Ramos sent Robert W. Birch, Esq. of Schlather and Birch, by certified mail, return receipt requested, copies of the order of December 5, 1997 and the proposed order vacating the judgment of foreclosure and sale entered on October 17,1997. The plaintiff did not hear from Mr. Birch until the second week of April 2000.

19. The plaintiff filed an order to show cause signed on May 2, 2000 by Honorable Daniel K. Lalor, County Court Judge, Catskill, New York, a motion to dismiss the complaint filed on October 20, 1994, against Ramos and several defendants, to cancel the mortgage, to remove the lien on her vacant lot, to declare the entire mortgage note void and directing that the note be surrendered and cancelled, and for costs, disbursements and attorney fees.

20. The plaintiff objected to the NYS Supreme Court's jurisdiction in paragraphs 6, 7, 8, 10, 11 and 12 of her affidavit in support of the order to show cause signed on May 2, 2000.

21. The plaintiff was not served with a copy of the summons and complaint in 1994. Ramos first received said copy towards the second week of April 2000. The first time she learned about said action was when she received by regular mail, on November 7, 1997, a copy of the judgment of foreclosure and sale of her vacant lot entered on October 17, 1997.

22. Ramos filed an order to show cause signed on June 1, 2000 by Judge Cobb, to vacate the judgment of

foreclosure he signed on April 11, 2000 (dated April 10, 2000 at the first page), and to vacate the sale of her lot set for June 8, 2000.

23. Ramos found out about the sale on June 8, when she received by regular mail on May 18, 2000, Birch's affidavit in opposition (sworn to on May 15) to her said order to show cause returnable on May 16. She was at the Courthouse, 320 Main St., Catskill, NY, on May 16, 2000 until 10:45 A.M. but Birch's affidavit in opposition was no where to be found at the Courtroom, nor at the Chief Clerk's Office nor at Judge Cobb's Chambers.

24. Ramos verified over the telephone with Philip Redington (law clerk of Judge Cobb) the existence and the date of said judgment because Birch did not furnish her with a copy of the judgment of foreclosure and sale signed on April 11, 2000.

25. The plaintiff have complained in her affidavits submitted to the defendant Judge Cobb about the habit of Birch of not serving the plaintiff with copies of the summons and complaint, the judgment of foreclosure and sale signed on April 11, 2000, the notice of entry of Judge Cobb's order of August 29, 2000 entered on September 8, 2000 and the foreclosure sale of the plaintiff's vacant lot on November 6, 2000.

26. The plaintiff have alleged in her affidavits that the pattern of discriminatory conduct of Robert W. Birch, Esq., of Schlather and Birch, violates her right to equal protection of the law, citing the laws mentioned in paragraph 5 of this complaint. The defendant Judge Cobb has ignored her complaints.

27. Mr. Muccia's letter of February 25, 1992 was in response to the plaintiff's letter-complaint dated January 31, 1992 regarding the $9,000 (Citibank Cashier's check) she paid to the defendant Patten Corp. (Bluegreen) on August 30, 1991, by express mail, through Eugenia M. Brennan, Esq., attorney for Patten Corp., for June, July and August 1991 installment payments of $408.44 per month and the balance to be applied to the remaining balance of her loan (Exhibit C, Ramos' affidavit in support of the Order to Show Cause signed on November 21, 1997).

28. New York Auction and Land Liquidation Corporation also known as Patten Corp. (Bluegreen) conveyed to Ramos the above-described vacant lot by deed dated October 6, 1985, recorded on February 12, 1986 at the Greene County Clerk's Office, Catskill, New York, at Liber 598, Page 222 (Exhibit D, Ramos' affidavit, Order to Show Cause, November 21, 1997).

29. The purchase price of the said vacant lot was $39,900 with $4,000 down payment and a loan from Patten Corp. in the amount of $35,900 at 11.5% adjustable rate of interest payable in fifteen years (Exhibit E, Ramos' affidavit, O.S.C. 11/21/97).

30. In two letters to Ramos by Ms. Brennan dated September 5 and 16, 1991, Ms. Brennan threatened her with foreclosure of her vacant lot if she does not agree to apply the $9,000 towards attorney's fees, late fees and past due mortgage payments (Exhibits 8 and 10 of Exhibit C, Ramos' affidavit in support of Order to Show Cause signed on November 21, 1997).

31. Ramos complained to the New York State Superintendent of Banks because she did not agree with

Patten Corp.'s statement spreading her August 30, 1991 payment of $9,000 until April 6 1992 (Exhibit 12 of Exhibit C, Ramos' affidavit, O.S.C. 11/21/97).

32. Default charges of $133.43 per month were collected from Ramos from June 6, 1991 to October 6, 1991 in violation of the Banking Law, Article 9 section 351 par. 5 (b) (i) which states:

> "In the event of default of more than ten days in the payment of any scheduled installment, the licensee may charge and collect a default charge not exceeding five percent of the installment in default. This charge may not be collected more than once for the same default and may be collected at the time of such default or at any time thereafter."

33. Ramos was charged with the scheduled interest every month from September 1991 to April 1992. The $9,000 was not applied to the principal and interest due to the date of such payment, at one time, upon receipt of her check, in violation of the Banking Law, Article 9, section 352, par. 3 which states:

> "Every licensee shall permit payment to be made in any amount on any loan agreement at any time, but the licensee may initially apply such payment to all interest and other charges due to the date of such payment."

34. Pursuant to CPLR 3018(a), the defendant Bluegreen Corporation as successor in interest to Patten Corp., is deemed to have admitted that Patten Corp. is not licensed nor registered by the New York State Banking Department.

35. Neither Bluegreen Corporation nor Birch have denied nor alleged lack of knowledge or information of Ramos' accusation in her affidavits that Patten Corp. is not licensed nor registered by the New York State Banking Department.

36. Ramos filed an order to show cause signed by Judge Cobb on November 13, 2000, a motion to cancel the foreclosure of her lot on November 16, 2000, stamped on November 14, 2000, because Chief Clerk, Kathleen B. Gorczyca, notwithstanding Ramos' several requests, refused to stamp her papers upon receipt on November 13, 2000 at 10:30 A.M.

37. On November 13, 2000 at 2:00 P.M., when Ramos was handed (near the second floor stairway of the Courthouse) with the signed and amended order to show cause (to be personally delivered to Birch), she forgot to have the papers stamped.

38. Ramos served Birch's office twice on November 13, 2000 at 4:55 P.M. (papers signed by Judge Cobb but not filed at the Clerk's Office, NYS Supreme Court) and on November 14, 2000 at 12:25 P.M. Birch's office is five hours (round trip) drive from the Courthouse at 320 Main Street, Catskill, N.Y. Ramos resides at Queens County, New York City, about six hours (round trip) drive to the Courthouse at Catskill).

39. The scheduled foreclosure sale of her vacant lot on November 16, 2000 was premature because her time to appeal the order of August 29, 2000 remains open and has not expired.

40. On September 7, 2000 at 9:45 A.M., Redington informed Ramos over the telephone that a copy of the

said order was sent to her on August 31, 2000, but she cannot get a copy from the County Clerk's Office unless the order has been filed.

41. On October 20, 2000, upon inspecting the records at the County Clerk's Office, for fear of abandoning Ramos' motions under the Uniform Rule 202.48 of the Supreme and County Courts, she found out that only the original order was filed on September 8, 2000. The attached covering letter did not indicate that Ramos was furnished with the notice of its entry.

42. The judgment roll (pursuant to CPLR 5017 (b) that was on file did not include the basic papers (originals) enumerated in Judge Cobb's order, that were returned to Schlather and Birch.

43. CPLR 5513 (a) and (b) provide an unambiguous service by a party of the order with notice of entry, or the thirty days time to appeal will not start. The Court's service is not enough. It did not matter that Ramos may be notified twice. To this date, she has not received from Birch the notice of entry of the order.

44. On November 17, 2000, Ramos sent by certified mails, return receipts requested, to Schlather and Birch, the other defendants and to the Chief Clerk's Office, NYS Supreme Court, Greene County (with certificate of service), her notice of appeal to the Appellate Division of the Third Department from the order of August 29, 2000 entered on September 8, 2000.

45. The plaintiff has property interest in her vacant lot subject to the protections guaranteed by the Fourteenth Amendment to the Constitution of the

United States and the Civil Rights Acts referred to in paragraph 5 of this complaint.

46. As a result of the pattern of discriminatory conduct of the defendants, the plaintiff had suffered and continue to suffer immediate and irreparable injury unless enjoined by this Court.

47. The defendants had acted and continue to act under color of state law.

48. The defendants failed to treat the plaintiff in a manner similar to other similarly situated persons because of her race thus denying her the equal protection of the law.

49. The statutes herein cited in paragraph 8 of this complaint are mandatory in nature. Judge Cobb was imposed the ministerial duty to do that which the statutes require him to do.

50. The defendant Judge does not have absolute immunity from a damage suit under 42 USCS 1983.

> "It is the nature of the function performed .... rather than the identity of the actor who performed it .... that determines whether absolute immunity attaches to the act." Kalina v. Fletcher (1997), 139 L Ed 2d 471. 118 S Ct 502. Forester v. White (1988), 484 US 219. 98 L Ed 2d 555. 108 S Ct 538.

51. Judges are amenable to suit for injunctive and declaratory relief. Supreme Court of Virginia v. Consumers Union (1980), 446 US 719. 64 L Ed 2d 641. 100 S Ct 1967.

52. In Mitchum v. Foster (1972), 407 US 225. 32 L Ed 2d 705, 717. 92 S Ct 2151, it was held that:

> "Section 1983 constituted an "expressly authorized" exception to 28 U.S.C.S. 2283, which prohibits federal courts from granting injunctions staying state court proceedings.
>
> Congress plainly authorized the federal courts to issue injunctions in Section 1983 actions, by expressly authorizing a "suit in equity" as one of the means of redress."

53. The plaintiff's case has more than enough evidence of bad faith and intentional discrimination that caused her irreparable injury, warranting intervention from the federal courts as in Younger v. Harris (1971), 401 US 37. 27 L Ed 2d 669. 91 S Ct 746. Dombrowski v. Pfister (1965), 380 US 479. 14 L Ed 2d 22. 85 S Ct 1116.

54. Judicial immunity protects the discretionary decision-making function of a Judge. Antoine v. Byers & Anderson, Inc. (1993). 508 US 429. 124 L Ed 2d 391. 113 S Ct 2167.

55. A Judge is liable for injury caused by a ministerial act. Pierson v. Ray (1967), 386 US 547. 18 L Ed 2d 288. 87 S Ct 1213. Justice Douglas, dissenting, (footnote # 6 at 18 L Ed 2d page 301) citing Ex parte Virginia, 100 US 339. 25 L Ed 676.

56. In Anderson v. Creighton (1987), 483 US 635. 97 L Ed 2d 523, 531. 107 S Ct 3034. Harlow v. Fitzgerald (1982), 457 US 800. 73 L Ed 2d 396. 102 S Ct 2727, the Court has expressed the view that:

> "A government official who is protected by qualified immunity may be held personally liable for

> an allegedly unlawful action when the official violated clearly established statutory and constitutional rights of which a reasonable person would have known . . . the contours of the right must be sufficiently clear that what he is doing violates that right."

57. The foreclosure and sale of the plaintiff's vacant lot in Sleepy Hollow Lake, Greene County, New York, will cause her damage in the amount of $48,000 (its assessed value for tax purposes). The actions of the defendants have caused damage to the emotional well-being of the plaintiff for which she should be compensated in the amount of Three Million Dollars (3,000,000).

WHEREFORE, the plaintiff respectfully requests this Court:

1. That the defendants be enjoined and restrained from enforcing the order dated August 29, 2000 entered on September 8, 2000;

2. That the said order be vacated and set aside;

3. That the judgment of foreclosure and sale signed on April 11, 2000 entered on April 20, 2000 be vacated;

3. [sic] Grant the plaintiff an award in the amount of $3,000,000 as damages for emotional distress, pain and suffering;

4. Award of attorney's fees and costs of this suit.

5. Grant the plaintiff such other and further relief as this Court deems just and proper.

Dated: Queens, New York
November 28, 2000

/s/ Nora Z. Ramos
NORA Z. RAMOS
Pro se
P. O. Box 70-1190
East Elmhurst, NY 11370-3190

(718) 956-1854

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Exhibit C
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STATE OF NEW YORK
SUPREME COURT : COUNTY OF GREENE

PATTEN CORPORATION (or BLUE-GREEN CORPORATION, as Successor in Interest to Patten Corporation),

Plaintiff,

-against-

NORA Z. RAMOS, ASSOCIATION OF PROPERTY OWNERS OF SLEEPY HOLLOW LAKE, INC., SLEEPY HOLLOW LAKE SEWERAGE COMPANY, INC., FIRST AGRICULTURAL BANK, RALPH AMBROSIO, AS TRUSTEE FOR THE ASSOCIATION OF PROPERTY OWNERS OF SLEEPY HOLLOW LAKE, INC., and "JOHN DOE" and "JANE DOE" ("Doe" Defendants are fictitious names and intended to be any party in possession of any part of the mortgaged premises),

Defendants.

(Filed September 8, 2000)

(Supreme Court, Greene County Special Term, May 16 and June 20, 2000. RJI 19-97-7274)

(JUSTICE GEORGE L. COBB PRESIDING)

APPEARANCES:

Schlather & Birch (Robert W. Birch of counsel), for plaintiff.

Nora Z. Ramos, defendant pro se.

COBB, J.

Defendant Ramos has moved by order to show cause returnable May 16, 2000, to dismiss the summons and complaint pursuant to CPLR 3211(a) 7 on the ground that there is no valid cause of action and CPLR 3211(a) 8 on the ground of lack of personal jurisdiction. She has also moved by order to show cause returnable June 20, 2000, to vacate a judgment of foreclosure and sale in addition to the relief sought in the May 16, 2000 motion.

By prior motion in 1997, defendant Ramos moved to vacate a prior judgment of foreclosure and sale based upon excusable default. She did not seek dismissal of the action based upon lack of jurisdiction. As such, the issue of personal jurisdiction was waived (*David v. Barnes,* 130 AD2d 703). Furthermore, defendant's allegations with respect to jurisdiction contain only a conclusory assertion that she was not served in 1994, and a further claim that she does not now reside at 40-02 Ithaca Street, Elmhurst, New York. However, the fact that she does not now reside at Ithaca Street in Elmhurst is irrelevant to whether jurisdiction was obtained in 1994. In addition, she has submitted statements that she was not at home from May through August of 1994, because she was in Europe, was showing and renting an apartment for friends, and was attending a dying friend and then renovating said friend's house. However, there is no statement whatsoever that any of such absences were intended to be permanent or that she in fact had moved from her residence. As such, there is no showing whatsoever that service was not effected at her actual dwelling place or usual place of abode. Accordingly, defendant has failed to show any lack of personal jurisdiction.

With respect to defendant's objections concerning the Banking Law, they appear to be entirely without merit.

Defendant contends that the mortgage is void and unenforceable because it applies to vacant land, and therefore does not come within the definition of a mortgage loan with respect to Article 12-D of the Banking Law. However, such article is by its terms applicable only to residential mortgages. The fact that the article is inapplicable to mortgages on vacant property or commercial property does not render the mortgage invalid or unenforceable.

Defendant also contends that the mortgage is void pursuant to paragraph 1 of section 355 of the New York Banking Law. Such section prohibits usurious loans. However, there is no showing whatsoever that the loan in question, which is for prime plus 2%, exceeded the allowable rate of interest pursuant to section 14-a of the Banking Law and the regulations promulgated thereon. Defendant has therefore failed to show any defect in the mortgage rendering it unenforceable.

While defendant may have shown a justifiable excuse for her second major default in answering she has not shown any defense to the action for foreclosure, nor has she offered any proof that the determination of the referee as to the amount due and owing is in error. Accordingly, the motion to dismiss and the motion to vacate the judgment of foreclosure and sale are hereby denied in all respects.

SO ORDERED.

Dated at Catskill, N.Y.

August 27, 2000

/s/ George L. Cobb
GEORGE L. COBB
Justice of the Supreme Court

Papers submitted returned to attorneys for plaintiff.

Order to show cause signed on May 5, 2000; affidavit of Nora Z. Ramos sworn to on May 1, 2000; answer verified May 1, 2000; exhibits A, 1-12, A-H.

Affidavit of Robert W. Birch sworn to on May 15, 2000; exhibits A-H.

Order to show cause signed by Judge Cobb; affidavit of Nora Z. Ramos sworn to on May 30, 2000; exhibits A-C; 8, 10, 12, D-G; A-H.

Affidavit of Robert W. Birch sworn to on June 15, 2000; exhibits A-B.

Affidavit of Nora Z. Ramos sworn to on June 19, 2000.

MORTGAGE

MADE THE 6th DAY OF October Nineteen Hundred and Eighty-five

BETWEEN NORA Z. RAMOS, residing at 40-02 Ithaca Street, Elmhurst, New York 11373 the mortgagor ___, and

PATTEN REALTY CORPORATION, a Vermont corporation duly organized by law, qualified to do business within the State of New York, with a usual place of business in Stamford, Bennington County, Vermont, the mortgagee.

WITNESSETH, that to secure the payment of indebtedness in the principal sum of THIRTY-FIVE THOUSAND NINE HUNDRED AND 00/100 Dollars ($35,900.00) which sum is to be paid, with interest thereon, according to a certain bond, note or obligation bearing even date herewith, and to secure the performance of all the covenants

and agreements herein contained, the mortgagor hereby mortgage to the mortgagee a certain parcel or parcels of land, with all the buildings and structures now or hereafter standing or placed thereon, situated in the Town of Athens in the County of Greene described as follows:

ALL THAT CERTAIN, plot, piece or parcel of land located within Greene County, New York, in the Town of Athens, which can be described more fully as follows:

Unit #I, Block #J, Lot #40, in the subdivision known as Sleepy Hollow Lake located in Greene County, New York, in accordance with the plats of said subdivision, recorded on March 27, 1972, and February 8, 1973, in the office of the clerk of Greene County, New York;

TOGETHER with the right to use the private roads shown on those plates [sic] for traveling between the Lot and the nearest public Road.

BEING the same premises conveyed by NEW YORK AUCTION & LAND LIQUIDATION CORPORATION the mortgagor(s) herein by deed of even date herewith, which deed is intended to be recorded in the Greene County Clerk's Office simultaneously with the recording of this mortgage.

This is a purchase money mortgage.

The premises will be improved by a one-family residence, request for exemption is made pursuant to Section 253(2) of the Tax Law.

TOGETHER with all the buildings on said premises, including all heating apparatus and equipment for operating the same, all electrical equipment, wiring and fixtures,

all gas piping and fixtures, hot water heaters and electrical apparatus connected therewith, and all fixtures and articles of personal property which are now or which may hereafter be attached to or used in connection with the above described premises, all of which are declared to be covered by this mortgage.

AND the mortgagor convenants with the mortgagee as follows:

FIRST, That the mortgagor will pay the indebtedness as hereinbefore provided.

SECOND, That in order to protect the security of this mortgage, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the mortgagor will pay to the mortgagee on the first day of each month until the said note is fully paid a sum equal to the taxes and special assessments next due on the premises covered by this mortgage, as estimated by the mortgagee, divided by the number of months to elapse one month prior to the date when said taxes and assessments will become delinquent, such sums to be held by the mortgagee in escrow (without any earnings to mortgagor) to pay said taxes and special assessments before the same become delinquent; also 1/12 of the annual fire and other hazard insurance premiums. All payments mentioned in this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the mortgagor on the first day of each month in a single payment to be applied by the mortgagee to the following items: (a) Interest on the note secured hereby; (b) amortization of the principal of the said note; (c) taxes, special

assessments and fire and other hazards insurance premiums. The mortgagee retains the right to apply such monthly payment to the above items in such order as it deems advisable. Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the mortgagor within thirty days from the due date of such payment, constitute a default under this mortgage upon which a foreclosure action may be based. In the event that any payment shall become overdue for a period in excess of fifteen (15) days, a "late charge" of five cents for each dollar of principal and interest so overdue may be charged by the holder hereof for the purpose of defraying the expense incident to handling such delinquent payment.

THIRD, That the mortgagor will keep the buildings on the premises insured against loss by fire and such other hazards as the mortgagee may require for the benefit of the mortgagee; that he will assign and deliver the policies to the mortgagee and that he will reimburse the mortgagee for any premiums paid for insurance made by the mortgagee on the mortgagor's default in so insuring the buildings or in so assigning and delivering the policies.

FOURTH, In the event of a sale of the above granted premises while this mortgage shall remain a lien thereon, this mortgage and the note or obligation which it secures shall without notice become immediately due, at the option of the mortgagee.

FIFTH, That no building on the premises shall be altered, removed or demolished without the consent of the mortgagee and that the whole of said principal sum shall become due at the option of the mortgagee if the buildings on said premises are not maintained in reasonably good repair after the notice of the condition of the buildings is

given to the mortgagor or upon the failure of any owner of said premises to comply with the requirements of any governmental department claiming jurisdiction within three months after an order making such requirements has been issued by any such department or upon the failure of any owner of said premises, or any person holding under said owner as tenant, lessee or otherwise, to comply with all statutes, orders, requirements or decrees by any federal, state or municipal authority relating to said premises.

SIXTH, That the whole of said principal sum and interest shall become due at the option of the mortgagee after default in the payment of any instalment [sic] of principal or of interest for sixty days; or after default in the payment of any tax, water rate or assessment for sixty days after notice and demand; or after default after notice and demand either in assigning and delivering the policies insuring the buildings against any loss or in reimbursing the mortgagee for premiums paid on such insurance as hereinbefore provided; or after default upon request in furnishing a statement of the amount due on the mortgage and whether any offsets or defenses exist against the mortgage debt, as hereinafter provided.

SEVENTH, That the mortgagee in any action to foreclose this mortgage shall be entitled, without regard to the adequacy of any security for the debt, and without notice, to the appointment of a receiver, and the receiver shall be entitled to occupational rent from an owner occupant and may, upon non-payment of said rent, evict the owner.

EIGHTH, That the mortgagor will pay all taxes, assessments and water rates and in default thereof the mortgagee may pay the same.

NINTH, That the mortgagor within five days upon request in person or within ten days upon request by mail will furnish a written statement duly acknowledged of the amount due on this mortgage and whether any offsets or defenses exist against the mortgage debt.

TENTH, That notice and demand or request may be in writing and may be served in person or by mail.

ELEVENTH, That the mortgagor warrants the title to the premises.

TWELFTH, That in case of a sale, said premises, or so much thereof as may be affected by this mortgage, may be sold in one parcel.

THIRTEENTH, That the whole of said principal sum shall become due at the option of the mortgagee after default, for sixty days after notice and demand, in the payment of any instalment of any assessment for local improvement heretofore or hereafter made, which is or may become payable in annual instalments, and which has affected, now affects or hereafter may affect the said premises, notwithstanding that such instalments be not due and payable at the time of such notice and demand.

FOURTEENTH, If any action or proceeding be commenced (except an action to foreclose this mortgage or to collect the debt secured thereby), to which action or proceeding the holder of this mortgage is made a party, or in which it becomes necessary to defend or uphold the lien of this mortgage, all sums paid by the holder of this mortgage for the expense of any litigation to prosecute or defend the rights and lien created by this mortgage (including reasonable counsel fees), shall be paid by the mortgagor, together with interest thereon at the rate of six per cent

per annum, and any such sum and the interest thereon shall be a lien on said premises, prior to any right, or title to, interest in or claim upon said premises attaching or accruing subsequent to the lien of this mortgage, and shall be deemed to be secured by this mortgage and by the bond or note which it secures. In any action or proceeding to foreclose this mortgage, or to recover or collect the debt secured thereby, the provisions of law respecting the recovering of costs, disbursements and allowances shall prevail unaffected by this covenant.

FIFTEENTH, That the mortgagor will receive the advances secured by this mortgage and will hold the right to receive such advances as a trust fund to be applied first for the purpose of paying the cost of improvement, and will apply such advances first to the payment of the cost of improvement before using any part of the same for any other purpose.

SIXTEENTH, The mortgagor further covenants that upon default in any covenant or condition of this mortgage or of the note secured hereby or of any other obligation, assignment, guaranty or agreement secured hereby or given as additional security for the indebtedness secured hereby for more than 60 days, the whole sum of principal and interest then remaining unpaid shall become due and payable, provided that the purchaser has received, at least (14) fourteen days before the expiration of said 60 day period, by certified or registered mail a notification setting forth the amount then due under the note and the exact expiration date of said period. Failure of the mortgagee to exercise this option or any other option given hereunder shall not be held to be a waiver of any other or further breach or default hereunder.

It is further expressly understood and agreed that this mortgage, and the note which it secures, have been executed in the State of New York, that said note is payable in the Commonwealth of Massachusetts at the office of First Agricultural Bank at its main office located at 99 West Street, Pittsfield, Massachusetts, and is enforceable in accordance with the laws of said State of New York as well as by foreclosure of this mortgage, no one remedy being exclusive of any other. On any foreclosure of this mortgage or in any other proceedings to collect the indebtedness hereby secured, interest at the rate provided for in said note, or the highest legal rate of interest allowed under the laws of the State of New York, whichever is the lesser, shall be allowed.

If more than one person joins in the execution of this mortgage and if any be of the feminine sex, or if this mortgage is executed by a corporation, the relative words herein shall be read as if written in the plural or in the feminine or neuter gender, as the case may be, and words "mortgagor" and "mortgagee" where used herein shall be construed to include their and each of their distributees, executers, administrators, successors and assigns.

IN WITNESS WHEREOF, this mortgage has been duly executed by the mortgagor

IN PRESENCE OF

/s/ Nora Z. Ramos L.S.

_____ L.S.

_____ L.S.

_____ L.S.

_____

Individual Acknowledgment

County of GREENE) SS:

On the 6th day of October 1985, before me, the subscriber, personally appeared NORA Z. RAMOS to me personally known and known to me to be the same person described in and who executed the foregoing Instrument, and she acknowledged to me that she executed the same as (his) (their) free act and deed.

/s/ [Illegible]
Notary Public
My commission expires
March 30, 1986

Corporate Acknowledgement

County of) SS:

On the day of 19___, before me came ___, to me known who, being by me duly sworn, did depose and says that he resides at No. ___; that he is the ___ of the corporation described in and which executed the foregoing Instrument; that he knows the seal of said corporation; that the seal affixed to said Instrument is such corporate seal; that it was so affixed and said Instrument was executed and

delivered by order of the Board of Directors of said corporations; and that he signed his name thereto by like order.

Notary Public

My Commission expires _____

STATE OF NEW YORK
SUPREME COURT: COUNTY OF GREENE

BLUEGREEN CORPORATION, as Successor in Interest to Patten Corporation,

Plaintiff,

-against-

NORA Z. RAMOS, ASSOCIATION OF PROPERTY OWNERS OF SLEEPY HOLLOW LAKE, INC., SLEEPY HOLLOW SEWERAGE COMPANY, INC., FIRST AGRICULTURAL BANK, AND "JOHN DOE" AND "JANE DOE" (Doe Defendants are fictitious names and intended to be any party in possession of any part of the mortgaged premises),

Defendants.

ORDER

Index No. 94-848
R. J. I. 19-97-7274
George L. Cobb, J.S.C.

APPEARANCES:

Nora Z. Ramos, defendant pro se.

COBB, J.

Defendant Nora Z. Ramos has moved for an order vacating a judgment or foreclosure and sale dated October 9, 1997 on the ground of excusable default.

There being no opposition and the Court having rendered a written decision dated December 5, 1997, the motion is hereby granted. The judgment of foreclosure and sale dated October 9, 1997 is vacated and set aside and the foreclosure sale currently scheduled for December 9, 1997 is hereby vacated.

SO ORDERED.

Dated: February 9, 1998
Catskill, New York

/s/ George L. Cobb
GEORGE L. COBB
Justice of the Supreme Court

Papers Submitted: Order to Show Cause to Vacate Judgment of Foreclosure and Sale, signed by Judge Pulver on November 21, 1997; together with the affidavit of Nora Z. Ramos in support thereof, sworn to on November 20, 1997, with exhibits annexed. A-H-1-12.

~~LAW OFFICES~~
Nora Z. Ramos
40-02 ITHACA STREET, 3RD FLOOR
ELMHURST, NEW YORK 11373

~~(719) [Illegible]~~

December 6, 1997

Greene County Clerk
Clerk's Office
320 Main Street
Catskill, New York 12414

Re: Bluegreen Corporation, as Successor to Patten Corp. v. Nora Z. Ramos, et al
Index No. 94-848
R.J.I: 19-97-7274, Hon. George L. Cobb

Dear Sir/Madam:

Enclosed herewith for filing are the following documents:

1. Order to Show Cause to Vacate the Judgment of Foreclosure and Sale, signed by Hon. Judge Pulver.
2. Affidavit of Nora Z. Ramos in support thereof, with Exhibits annexed, A-H, 1-12.
3. Order dated December 5, 1997, signed by Hon. Judge George L. Cobb.

Please date-stamp the copy of this letter as evidence of filing the above-described documents. Also enclosed is a self-addressed stamped envelope.

Thank you so much for your assistance.

Very truly yours,
/s/ Nora Z. Ramos
Nora Z. Ramos

Enclosures

RECEIPT
DATE STAMP

STATE OF NEW YORK
SUPREME COURT: COUNTY OF GREENE

BLUEGREEN CORPORATION, as successor in interest to Patten Corporation,

Plaintiff,

-against-

NORA Z. RAMOS, ASSOCIATION OF PROPERTY OWNERS OF SLEEPY HOLLOW LAKE, INC., SLEEPY HOLLOW LAKE SEWERAGE COMPANY, INC., FIRST AGRICULTURAL BANK, AND "JOHN DOE" AND "JANE DOE" (Doe defendants are fictitious names and intended to be any party in possession of any part of the mortgaged premises),

Defendants.

(Supreme Court, Greene County Special Term, September 5, 1997. RJI 19-97-7274)

(JUSTICE GEORGE L. COBB PRESIDING)

APPEARANCES:

Nora Z. Ramos, defendant pro se.

COBB, J.

Defendant Nora Z. Ramos has moved for an order vacating a judgment of foreclosure and sale dated October 9, 1997 on the ground of excusable default. There being no opposition, the motion is hereby granted. The judgment of foreclosure and sale dated October 9, 1997 is vacated and

set aside and the foreclosure sale currently scheduled for December 9, 1997 is hereby vacated.

SO ORDERED.

Dated at Catskill, N.Y.

December 5, 1997

/s/ George L. Cobb
GEORGE L. COBB
Justice of the Supreme Court

Papers submitted returned to defendant Ramos.

Order to show cause signed by Judge Pulver on November 21, 1997; affidavit of Nora Z. Ramos sworn to on November 20, 1997; exhibits A-H – 1-12

STATE OF NEW YORK
SUPREME COURT: COUNTY OF GREENE

BLUEGREEN CORPORATION, as Successor in Interest to Patten Corporation,

Plaintiff(s),

v.

NORA Z. RAMOS, ASSOCIATION OF PROPERTY OWNERS OF SLEEPY HOLLOW LAKE, INC., SLEEPY HOLLOW LAKE SEWERAGE COMPANY, INC., FIRST AGRICULTURAL BANK, AND "JOHN DOE" AND "JANE DOE" (Doe Defendants are fictitious names and intended to be any party in possession of any part of the mortgaged premises),

Defendant(s).

AFFIDAVIT OF SERVICE

Index No. 94-848
R. J. I. No. 19-97-7274
G. L. Cobb, J.S.C.

STATE OF NEW YORK)
) ss.:
COUNTY OF QUEENS)

ANTONIETTA MAGLIPON, being duly sworn, deposes and says:

I am not a party to the action. I am over eighteen years of age and reside at 10 Stewart Place #5BE, White Plains, N.Y.

On December 6, 1997, I served the within true copy of the order dated December 5, 1997, signed by Hon. Judge George L. Cobb, duly entered in the office of the clerk of the within named court on December 6, 1997, by depositing a true copy thereof enclosed in post-paid envelope, by certified mail, return receipt requested, in an official depositary under the exclusive care and custody of the U.S. Postal Service within New York State, addressed to:

SCHLATHER & BIRCH
Attorney for Plaintiffs
192 Main Street
P.O. Box 391
Cooperstown, New York 13325

SCHLATHER & BIRCH
Attorney for Plaintiffs
77 Alden Street
P.O. Box 537
Cherry Valley, New York 13320

A. P. O. Sleepy Hollow Lake, Inc.
R. R. 2, Box 1095
Athens, New York 12015

Sleepy Hollow Lake Sewerage Co., Inc.
R. R. 2, Box 1095
Athens, New York 12015

/s/ Antonietta Maglipon
ANTONIETTA MAGLIPON

Sworn to before me this 6th day of December 1997.

/s/ Moraima Aponte
MORAIMA APONTE
Notary Public, State of New York
No. 26-2529219
Term Expires 11/96 1998

STATE OF NEW YORK
SUPREME COURT: COUNTY OF GREENE

BLUEGREEN CORPORATION, as Successor in Interest to Patten Corporation, Plaintiff(s), -v. NORA Z. RAMOS, ASSOCIATION OF PROPERTY OWNERS OF SLEEPY HOLLOW LAKE, INC., SLEEPY HOLLOW LAKE SEWERAGE COMPANY, INC., FIRST AGRICULTURAL BANK, AND "JOHN DOE" AND "JANE DOE" (Doe Defendants are fictitious names and intended to be any party in possession of any part of the mortgaged premises), Defendant(s).	AFFIDAVIT OF SERVICE Index No. 94-848 R. J. I. 19-97-7274 G. L. Cobb, J.S.C.

STATE OF NEW YORK)
) ss.:
COUNTY OF QUEENS)

ANTONIETTA MAGLIPON, being duly sworn, deposes and says:

I am not a party to the action. I am over eighteen years of age and reside at 10 Stewart Place #5BE, White Plains, N.Y.

On December 6, 1997, I served the within proposed order, notice of settlement, a copy of the order dated December 5, 1997, signed by Hon. Judge George L. Cobb, and proof service, by depositing a true copy thereof enclosed in post-paid envelope, by certified mail, return receipt requested, in an official depositary under the exclusive care and custody of the U.S. Postal Service within New York State, addressed to:

SCHLATHER & BIRCH
Attorney for Plaintiffs
192 Main Street
P.O. Box 391
Cooperstown, New York 13325

SCHLATHER & BIRCH
Attorney for Plaintiffs
77 Alden Street
P.O. Box 537
Cherry Valley, New York 13320

A. P. O. Sleepy Hollow Lake, Inc.
R. R. 2, Box 1095
Athens, New York 12015

Sleepy Hollow Lake Sewerage Co., Inc.
R. R. 2, Box 1095
Athens, New York 12015

/s/ Antonietta Maglipon
ANTONIETTA MAGLIPON

Sworn to before me this 6th day of December 1997.

/s/ Moraima Aponte
MORAIMA APONTE
Notary Public, State of New York
No. 26-2529219
Term Expires 11/96 1998